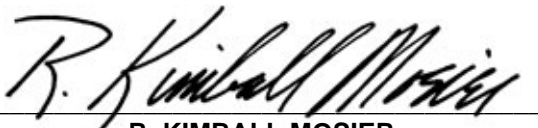


The below described is **SIGNED**.

Dated: September 08, 2010

  
R. KIMBALL MOSIER  
U.S. Bankruptcy Judge



Kent W. Plott (USB No. 5336)  
Mark S. Middlemas (USB No. 9252)  
Lundberg & Associates  
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Attorneys for PHH Mortgage Corporation  
L&A Case No. 10-93994

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH  
CENTRAL DIVISION

In re:

Kenneth Alan Ralphs and Camille C. Ralphs,  
Debtors.

Bankruptcy No. 10-20934 RKM

(a Chapter 7 case)

Filed Electronically

*Hearing September 8, 2010 @ 10:00 a.m.*

ORDER TERMINATING THE AUTOMATIC STAY

PHH Mortgage Corporation ("Creditor") filed a Motion for Termination of the Automatic Stay. There being no objection to the motion, and good cause appearing therefore, it is hereby ORDERED, adjudged and decreed that the automatic stay in this case is terminated as to the real

property of the debtors located at 1092 North 800 West, Orem, in Utah County, Utah, more particularly described as:

Lot 2, Plat C, HOLLY GLENN SUBDIVISION, Orem, Utah, according to the Official Plat thereof on file in the office of the recorder, Utah County, Utah.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

It is further ORDERED that Creditor, and/or its successors and assigns, is permitted to proceed, pursuant to applicable non-bankruptcy law, to exercise all of its legal remedies and rights, including any right of assessment of reasonable fees and costs as provided by contract or statute, against the above-described property; and,

It is further ORDERED that Creditor and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement. Creditor may contact the Debtors via telephone or written correspondence to offer such an agreement. This order shall be binding and effective despite any conversion of this bankruptcy case to a case under any other Chapter of Title 11 of the United States code.

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—End of Document—

CERTIFICATE OF NOTIFICATION OF CLERK OF THE COURT

I certify that on \_\_\_\_\_ I sent a copy of the foregoing Order electronically or by first class mail to each of the following:

Mark Middlemas  
Lundberg & Associates  
ECF  
Attorneys for Creditor

Jacob R. Powell  
Scribner & McCardless, P.C.  
ECF  
Attorney for Debtors

Philip G. Jones  
ECF  
Chapter 7 Trustee

Kenneth Alan Ralphs  
Camille C. Ralphs  
1092 North 800 West  
Orem, UT 84057  
Debtors

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United States Bankruptcy Clerk